

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Richmond Division

IN RE:)	
)	
MARQUIS MONROE JOHNSON)	Case No. 20-31643-KLP
)	Chapter 7
Debtor)	

**MOTION TO REOPEN CASE AND FOR EXTENSION
OF TIME TO FILE REAFFIRMATION AGREEMENT**

COMES NOW the Debtor, by counsel, and moves this Court to Reopen this Case and for an Extension of Time to File Reaffirmation Agreement, and in support thereof states as follows:

1. The Debtor filed this Chapter 7 case on March 23, 2020.
2. The Debtor's Statement of Intention filed herein indicated his intention to reaffirm his debt with Ally Bank in connection with his purchase of a 2018 Hyundai Elantra ("Vehicle").
3. On June 29, 2020, Ally Bank emailed Debtor's counsel a reaffirmation agreement in this regard. Unfortunately, the deadline under Rule 4008(a) to file the reaffirmation was June 26, 2020.
4. Nevertheless, the Debtor and counsel executed the reaffirmation agreement to Ally Bank. A copy of the reaffirmation agreement is attached hereto and is incorporated herein by this reference.

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
Telephone: (804) 225-9500
Facsimile: (804) 225-9598
Email: jkane@kaneandpapa.com
Counsel for Debtor

5. The Debtor received his discharge in this case and the case closed on or about July 7, 2020.

6. On or about August 17, 2020 counsel for the Debtor received a letter from Ally Bank returning the reaffirmation agreement as it could not be filed in accordance with Rule 4008(a) and threatening to repossess the Vehicle.

7. On August 17, 2020, counsel for the Debtor communicated with Ally Bank and informed it of the steps the Debtor was taking to reopen the case and file the reaffirmation agreement, and Ally confirmed that, in light of these actions, it would not be taking any action to repossess the Vehicle.

8. The Debtor desires to reaffirm his debt with Ally Bank and would like additional time to do so.

WHEREFORE, the Debtor respectfully requests that the Court enter an Order Reopening this Case and granting an Extension of Time to File the Reaffirmation Agreement, and for such other relief as the Court may deem appropriate.

MARQUIS MONROE JOHNSON

By: /s/ James E. Kane
Counsel

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
Telephone: (804) 225-9500
Facsimile: (804) 225-9598
Email: jkane@kaneandpapa.com
Counsel for Debtor

CERTIFICATE OF SERVICE

I hereby certify that on August 17, 2020, I will electronically file the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing (NEF) to all parties registered to receive notice thereof, and mail a copy of the same to all creditors and parties in interest on the attached matrix.

/s/ James E. Kane

James E. Kane (VSB #30081)

KANE & PAPA, P.C.

1313 East Cary Street

Richmond, Virginia 23219

Telephone: (804) 225-9500

Facsimile: (804) 225-9598

Email: jkane@kaneandpapa.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
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IN RE:)	
)	
MARQUIS MONROE JOHNSON)	Case No. 20-31643-KLP
)	Chapter 7
Debtor)	

NOTICE OF MOTION AND HEARING

The above Debtor has filed papers with the Court to request that the Court reopen this case and grant an extension of time to file a Reaffirmation Agreement.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then within seven (7) days from the date of this Notice, you or your attorney must:

- File with the court, at the address shown below, a written request for a hearing [or written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for a hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above, to:

Clerk of Court
United States Bankruptcy Court
701 East Broad Street
Richmond, VA 23219

You must also mail a copy to:

James E. Kane, Esquire
Kane & Papa, P.C.
1313 East Cary Street
Richmond, Virginia 23219

- Attend a hearing scheduled for **August 26, 2020 at 10:00 a.m.** at 701 E. Broad Street, Room 5100, Richmond, VA 23219. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Dated: August 17, 2020

MARQUIS MONROE JOHNSON

By: /s/ James E. Kane
Counsel

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
Telephone: (804) 225-9500
Facsimile: (804) 225-9598
Email: jkane@kaneandpapa.com
Counsel for Debtor

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I hereby certify that on August 17, 2020, I will electronically file the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing (NEF) to all parties registered to receive notice thereof, and mail a copy of the same to all creditors and parties in interest on the attached matrix.

/s/ James E. Kane
James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, Virginia 23219
Telephone: (804) 225-9500
Facsimile: (804) 225-9598
Email: jkane@kaneandpapa.com



PO Box 130424
Roseville, MN 55113-0004

June 29, 2020

James E. Kane
1313 East Cary Street
P.O. Box 508
Richmond, VA 23218-0508

Re: Marquis Monroe Johnson, Case #: 20-31643
Account No.: XXXXXXXX5560
Vehicle: 2018 HYUNDAI ELANTRA
VIN: 5NPD84LFXJH293282

Dear James E. Kane:

Enclosed please find a reaffirmation package. Do not alter this reaffirmation agreement. Any changes must be pre-approved by us and reduced to writing in the form of a new reaffirmation agreement generated by our office.

IMPORTANT - Billing Statements, Automatic Withdrawals & Payroll Deductions:

- Please note that your client's billing statements, automatic withdrawal or payroll deduction were suspended as a result of the bankruptcy filing.
- Given your client's intent to reaffirm, we have reactivated billing statements as a courtesy so payments can be maintained in accordance with their intent and avoid future payment defaults until the reaffirmation agreement is valid and/or approved.
- The billing statements may not reflect the payment terms of the enclosed reaffirmation agreement if your client was in default at the time of the filing. Although your client is welcome to make payments set forth on the billing statements, they are only required to make the payments proposed in the enclosed reaffirmation agreement.
- Please instruct your client to ignore any language on the billing statement that indicates they must immediately pay any past due amounts or implies they have any personal liability for this debt. We understand that your client will not be personally liable unless the reaffirmation agreement is valid and/or approved.
- If your client was on automatic withdrawal or payroll deduction, we are unable to reactivate either of those two payment options absent a written request from your office and such reactivation may include completing additional forms.
- Please also be advised that systematically we cannot reactivate billing statements, payroll deductions or automatic withdrawals on a bankrupt account unless the account is less than 60 days past due.
- If your client's account is currently more than 60 days past due, your client may send payments (referencing their account number) to the following address: PAYMENT PROCESSING CENTER, PO BOX 9001951, LOUISVILLE, KY 40290-1951 in order to avoid future payment defaults.
- **IF YOUR CLIENT NO LONGER WISHES TO RECEIVE BILLING STATEMENTS** while approval of the reaffirmation agreement is pending, **PLEASE CONTACT US IMMEDIATELY** and we will be happy to suspend the billing statements.

20-31643
XXXXXXXXXX5560
June 29, 2020
Page 2

- Finally, if your client's case discharges without the reaffirmation agreement being valid and/or approved, their reactivated billing statements, automatic withdrawal and/or payroll deduction will be suspended.

We would appreciate if you and your clients would complete all required sections of the reaffirmation package (including identifying whether undue hardship is presumed by checking the appropriate box on the top of the 1st page), sign, date and return the fully executed originals of these documents to my attention at PO Box 130424, Roseville, MN 55113-0004.

Bankruptcy Rule 4008(a) requires a reaffirmation agreement be filed with the Court no later than 60 days after the first date set for the meeting of creditors under § 341(a) of the Code. **IF YOUR CLIENT WISHES TO ENTER INTO THIS REAFFIRMATION AGREEMENT, IT IS IMPERATIVE THAT FULLY COMPLETED AND SIGNED ORIGINALS OF THE ENCLOSED DOCUMENTS BE RETURNED TO OUR OFFICE SUFFICIENTLY IN ADVANCE OF THE ABOVE MENTIONED DEADLINE SO WE MAY TIMELY FILE THEM.**

If your office is not representing the debtor(s) with respect to the reaffirmation agreement, we would appreciate if you would forward this letter and the enclosed package to the debtor. If they wish to reaffirm with Ally Bank, they will need to complete the required sections of this *Reaffirmation Agreement Cover Sheet* and *Reaffirmation Agreement*, as well as identify whether undue hardship is presumed by checking the appropriate box on the top of the 1st page and completing the *Motion for Approval of Reaffirmation Agreement*. Your client(s) should then make a copy of the signed documents and return the executed originals to our attention for filing at PO Box 130424, Roseville, MN 55113-0004. Thank you for your anticipated cooperation and please do not hesitate to contact me directly at the number below with any questions.

Sincerely,
R. Avila
Bankruptcy Coordinator
Ally Bank
800-495-1578
Fax: 651-367-2005

Enclosure(s)

Fill in this information to identify the case:

Debtor 1 Marquis Monroe Johnson

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia (State)

Case number 20-31643

Official Form 427

Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

Part 1: Explain the Repayment Terms of the Reaffirmation Agreement

1. Who is the creditor?	<u>Ally Bank</u> Name of the creditor																							
2. How much is the debt?	On the date that the bankruptcy case is filed <u>\$19,639.12</u> To be paid under the reaffirmation agreement <u>\$20,077.27</u> \$392.32 per month for <u>57</u> months (if fixed interest rate) * <u>2</u> Monthly cure payments of <u>\$719.52</u> each starting on June 30, 2020. * <u>1</u> cure payment of <u>\$719.51</u> due on August 30, 2020.																							
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>12.24%</u> Under the reaffirmation agreement <u>12.24%</u> <div style="display: inline-block; vertical-align: middle;"> <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Adjustable Rate </div>																							
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>2018 HYUNDAI ELANTRA VIN: 5NPD84LFXJH293282</u> Current market value <u>\$15,525.00</u>																							
5. Does the creditor assert that the debt is nondischargable?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargable.																							
6. Using Information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	<table border="0" style="width: 100%;"> <thead> <tr> <th style="width: 40%;">Income and expenses reported on Schedules I and J</th> <th style="width: 20%;"></th> <th style="width: 40%;">Income and expenses stated on the reaffirmation agreement</th> </tr> </thead> <tbody> <tr> <td>6a. Combined monthly income from line 12 of Schedule I</td> <td style="text-align: right;"><u>\$1366</u></td> <td>6e. Monthly income from all sources after payroll deductions <u>\$1366</u></td> </tr> <tr> <td>6b. Monthly expense from line 22c of Schedule J</td> <td style="text-align: right;"><u>- \$2011</u></td> <td>6f. Monthly expenses <u>- \$2011</u></td> </tr> <tr> <td>6c. Monthly payments on all reaffirmed debts not listed on Schedule J</td> <td style="text-align: right;"><u>- \$2</u></td> <td>6g. Monthly payments on all reaffirmed debts not included in after payroll deductions <u>- \$2</u></td> </tr> <tr> <td>6d. Scheduled net monthly income</td> <td style="text-align: right;"><u>\$-645</u></td> <td>6h. Present net monthly income <u>\$-645</u></td> </tr> <tr> <td colspan="2">Subtract lines 6b and 6c from 6a.</td> <td>Subtract lines 6f and 6g from 6e.</td> </tr> <tr> <td colspan="2">If the total is less than 0, put the number in brackets.</td> <td>If the total is less than 0, put the number in brackets.</td> </tr> </tbody> </table>			Income and expenses reported on Schedules I and J		Income and expenses stated on the reaffirmation agreement	6a. Combined monthly income from line 12 of Schedule I	<u>\$1366</u>	6e. Monthly income from all sources after payroll deductions <u>\$1366</u>	6b. Monthly expense from line 22c of Schedule J	<u>- \$2011</u>	6f. Monthly expenses <u>- \$2011</u>	6c. Monthly payments on all reaffirmed debts not listed on Schedule J	<u>- \$2</u>	6g. Monthly payments on all reaffirmed debts not included in after payroll deductions <u>- \$2</u>	6d. Scheduled net monthly income	<u>\$-645</u>	6h. Present net monthly income <u>\$-645</u>	Subtract lines 6b and 6c from 6a.		Subtract lines 6f and 6g from 6e.	If the total is less than 0, put the number in brackets.		If the total is less than 0, put the number in brackets.
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Debtor 1 Marquis Monroe Johnson
First Name Middle Name Last Name

Case Number (if known) 20-31643

7. Are the income amounts on the lines 6a and 6e different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
8. Are the expense amounts on line 6b and 6f different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
9. Is the net monthly income in line 6h less than 0?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. A presumption of hardship arises (unless creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. <u>out of monthly income</u>
10. Debtor's certification about lines 7-9	I certify that each explanation on lines 7-9 is true and correct. If any answer on line 7-9 is Yes, the debtor must sign here. If all the answers on lines 7-9 are No, go to line 11. <u>Marquis Monroe Johnson</u> Signature of Debtor 1 _____ Signature of Debtor 2 (Spouse Only in a Joint Case)
11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

Part 2: Sign Here

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this *Cover Sheet for Reaffirmation Agreement*.

Signature Date
MM / DD / YYYY

Printed Name

Check one:

- ☐ Debtor or Debtor's Attorney
☐ Creditor or Creditor's Attorney

B2400A/B ALT (Form 2400A/B ALT) (12/15)

☒ **Presumption of Undue Hardship**
☐ **No Presumption of Undue Hardship**
(Check box as directed in Part D: Debtor's Statement
in Support of Reaffirmation Agreement.)

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re Marquis Monroe Johnson,
Debtor(s)

Case No. 20-31643

Chapter 7

REAFFIRMATION AGREEMENT

[Indicate all documents included in this filing by checking each applicable box.]

- | | |
|---|--|
| <input type="checkbox"/> Part A: Disclosures, Instructions,
and Notice to Debtor (pages 1 - 5) | <input type="checkbox"/> Part D: Debtor's Statement in
Support of Reaffirmation Agreement |
| <input type="checkbox"/> Part B: Reaffirmation Agreement | <input type="checkbox"/> Part E: Motion for Court Approval |
| <input type="checkbox"/> Part C: Certification by Debtor's Attorney | |

[Note: Complete Part E only if debtor was not represented by an attorney during the course of negotiating this agreement. Note also: If you complete Part E, you must prepare and file Form 2400C ALT – Order on Reaffirmation Agreement.]

Name of Creditor: Ally Bank

- ☐ *[Check this box if] Creditor is a Credit Union as defined in §19(b)(1)(a)(iv) of the Federal Reserve Act.*

PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR

1. DISCLOSURE STATEMENT

Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:

SUMMARY OF REAFFIRMATION AGREEMENT

This Summary is made pursuant to the requirements of the Bankruptcy Code.

AMOUNT REAFFIRMED

The amount of debt you have agreed to reaffirm: \$20,077.27

The amount of debt you have agreed to reaffirm includes all fees and costs (if any) that have accrued as of the date of this disclosure. Your credit agreement may obligate you to pay additional amounts which may come due after the date of this disclosure. Consult your credit agreement.

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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ANNUAL PERCENTAGE RATE

[The annual percentage rate can be disclosed in different ways, depending on the type of debt.]

a. If the debt is an extension of "credit" under an "open end credit plan," as those terms are defined in § 103 of the Truth in Lending Act, such as a credit card, the creditor may disclose the annual percentage rate shown in (i) below or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

(i) The Annual Percentage Rate disclosed, or that would have been disclosed, to the debtor in the most recent periodic statement prior to entering into the reaffirmation agreement described in Part B below or, if no such periodic statement was given to the debtor during the prior six months, the annual percentage rate as it would have been so disclosed at the time of the disclosure statement: _____%.

--- And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: _____%. If different simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are:

\$ _____ @ _____ %;
\$ _____ @ _____ %;
\$ _____ @ _____ %.

b. If the debt is an extension of credit other than under an open end credit plan, the creditor may disclose the annual percentage rate shown in (i) below, or, to the extent this rate is not readily available, or not applicable, the simple interest rate shown in (ii) below, or both.

(i) The Annual Percentage Rate under § 128(a)(4) of the Truth in Lending Act, as disclosed to the debtor in the most recent disclosure statement given to the debtor prior to entering into the reaffirmation agreement with respect to the debt, or if no such disclosure statement was given to the debtor, the annual percentage rate as it would have been so disclosed: 12.24%

--- And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: _____%. If different simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are:

\$ _____ @ _____ %;
\$ _____ @ _____ %;
\$ _____ @ _____ %.

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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c. If the underlying debt transaction was disclosed as a variable rate transaction on the most recent disclosure given under the Truth in Lending Act:

The interest rate on your loan may be a variable interest rate which changes from time to time, so that the annual percentage rate disclosed here may be higher or lower.

d. If the reaffirmed debt is secured by a security interest or lien, which has not been waived or determined to be void by a final order of the court, the following items or types of items of the debtor's goods or property remain subject to such security interest or lien in connection with the debt or debts being reaffirmed in the reaffirmation agreement described in Part B.

<u>Item or Type of Item</u>	<u>Original Purchase Price or Original Amount of Loan</u>
2018 HYUNDAI ELANTRA VIN: 5NPD84LFXJH293282	\$19,839.66

Optional — At the election of the creditor, a repayment schedule using one or a combination of the following may be provided:

Repayment Schedule:

☒ 57 regular Monthly payments of \$392.32 each starting on June 30, 2020.

☒ Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount. *In addition to the regular payments above, the existing payment defaults shall be cured as follows:*

2 Monthly cure payments of \$719.52 each starting on June 30, 2020.

1 cure payment of \$719.51 due on August 30, 2020.


Marquis Monroe Johnson (Jul 6, 2020 2:44 EDT)

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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2. INSTRUCTIONS AND NOTICE TO DEBTOR

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).
2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.
3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.
4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.
5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.
6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.
7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.

YOUR RIGHT TO RESCIND (CANCEL) YOUR REAFFIRMATION AGREEMENT

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled). Rescission (cancellation) notices should reference your account number and may be sent in writing to the following address:

Ally Bank
PO Box 130424
Roseville, MN 55113-0004
800-495-1578

Frequently Asked Questions:

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the property securing the lien if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State's law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you must make a single payment to the creditor equal to the amount of the allowed secured claim, as agreed by the parties or determined by the court.

NOTE: When this disclosure refers to what a creditor "may" do, it does not use the word "may" to give the creditor specific permission. The word "may" is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about your reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don't have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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PART B: REAFFIRMATION AGREEMENT.

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement: *Auto – Contract.*
2. Description of any changes to the credit agreement as part of this reaffirmation agreement:

	<u>Terms as of the Date of Bankruptcy</u>	<u>Terms after Reaffirmation</u>
Balance due (including fees and costs):	<u>\$19,639.12</u>	<u>\$20,077.27</u>
Annual Percentage Rate	<u>12.24%</u>	<u>12.24%</u>
Monthly Payment	<u>\$392.32</u>	<u>\$392.32 *</u>

** Under the parties' current agreement, any existing payment defaults are immediately due and payable. However, pursuant to this reaffirmation agreement, Creditor is allowing the Debtor(s) to cure said defaults over time (see Repayment Terms above).*

SIGNATURE(S)

Borrower:

Marquis Johnson

(Print Name)



(Signature)

Date: Jul 6, 2020

Co-borrower, if also reaffirming this debt:

(Print Name)

(Signature)

Date: _____

Accepted by Creditor:

Ally Bank

(Printed Name of Creditor)

PO Box 130424

Roseville, MN 55113-0004

(Address of Creditor)

Signature

(Printed Name and Title of Individual
Signing for Creditor)

Date of Creditor Acceptance: _____

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).

[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor*; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☒ *[Check box if applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. ~~In my opinion, however, the debtor is able to make the required payment*.~~

**Ally Bank acknowledges that counsel does not warrant the ability of the debtor to perform the terms of the Reaffirmation Agreement and the signing of this declaration shall in no way be construed as a guaranty by counsel of the debtor's obligations under said Reaffirmation Agreement.*

Printed Name of Debtor's Attorney: _____

James E. Kane

Signature of Debtor's Attorney: _____

[Signature]

Date: _____

7/15/20

B2400A/B ALT (Form 2400A/B ALT) (12/15)

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PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

*[Read and complete sections 1 and 2, **OR**, if the creditor is a Credit Union and the debtor is represented by an attorney, read section 3. Sign the appropriate signature line(s) and date your signature. If you complete sections 1 and 2 **and** your income less monthly expenses does not leave enough to make the payments under this reaffirmation agreement, check the box at the top of page 1 indicating "Presumption of Undue Hardship." Otherwise, check the box at the top of page 1 indicating "No Presumption of Undue Hardship"]*

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$ 1366, and my actual current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$ 2011, leaving \$ -645 to make the required payments on this reaffirmed debt.

I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here: out of
monthly income.

(Use an additional page if needed for a full explanation.)

2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: Marquis Monroe Johnson
(Debtor)

(Joint Debtor, if any)

Date: Jul 6, 2020

— Or —

[If the creditor is a Credit Union and the debtor is represented by an attorney]

3. I believe this reaffirmation agreement is in my financial interest. I can afford to make the payments on the reaffirmed debt. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: _____
(Debtor)

(Joint Debtor, if any)

Date: _____

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PART E: MOTION FOR COURT APPROVAL

[To be completed and filed only if the debtor is not represented by an attorney during the course of negotiating this agreement.]

MOTION FOR COURT APPROVAL OF REAFFIRMATION AGREEMENT

I (we) the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of this reaffirmation agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

- ☐ 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)
- ☐ 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income)

Signed: _____
(Debtor)

(Joint Debtor, if any)

Date: _____

Label Matrix for local noticing

UST, Inc. Richmond

United States Bankruptcy Court

0422-3

Office of the U. S. Trustee

701 East Broad Street

Case 20-31643-KLP

701 East Broad St., Suite 4304

Richmond, VA 23219-1888

Eastern District of Virginia

Richmond, VA 23219-1849

Richmond

Mon Aug 17 14:29:19 EDT 2020

Ally Financial

Capital One

Caroline County

Attn: Bankruptcy

Attn: Bankruptcy

PO Box 424

Po Box 380901

Po Box 30285

Bowling Green, VA 22427-0424

Bloomington, MN 55438-0901

Salt Lake City, UT 84130-0285

Caroline County Treasurer

Cashnet USA- Bankruptcy

Credit Collection Services

P O Box 431

175 W. Jackson Blvd.

725 Canton St.

Bowling Green, VA 22427-0431

Suite 1000

Norwood, MA 02062-2679

Chicago, IL 60604-2863

Credit One Bank

Credit One Bank

EZ Pass

Attn: Bankruptcy Department

Po Box 98872

PO Box 4971

Po Box 98873

Las Vegas, NV 89193-8872

Trenton, NJ 08650-4971

Las Vegas, NV 89193-8873

EZ Pass

EZ Pass

Medicredit

Violation Center

Violation Processing Center

P O 1629

PO Box 697

PO Box 1234

Maryland Heights, MO 63043-0629

Dover, DE 19903-0697

Clifton Forge, VA 24422-0724

NPAS

Navy FCU

Navy Federal Credit Union

PO Box 99400

Attn: Bankruptcy Dept

Attn: Bankruptcy

Louisville, KY 40269-0400

Po Box 3000

Po Box 3000

Merrifield, VA 22119-3000

Merrifield, VA 22119-3000

ODC Recovery Services, Inc

Primary and Urgent Care

Reg Fin 1214

2300 Fall Hill Ave., Suite 314

PO Box 3910

979 West Bastesville Rd

Fredericksburg, VA 22401-3343

Fredericksburg, VA 22402-3910

Greer, SC 29650-0000

Regional Finance

Transworld Systems

Verizon

3940 Plank Rd.

Collection Agency

PO Box 4003

Suite K

500 Virginia Dr., Suite 514

Acworth, GA 30101-9004

Fredericksburg, VA 22407-6869

Fort Washington, PA 19034-2733

Westlake Financial Services

(p)BRUCE E ROBINSON

James E. Kane

Attn: Bankruptcy

PO BOX 538

Kane & Papa, PC

Po Box 76809

SOUTH HILL VA 23970-0538

1313 East Cary Street

Los Angeles, CA 90076-0809

P.O. Box 508

Richmond, VA 23218-0508

John P. Fitzgerald, III

Marquis Monroe Johnson

Office of the US Trustee - Region 4 -R

13402 Ladysmith Road

701 E. Broad Street, Ste. 4304

Ruther Glen, VA 22546-4005

Richmond, VA 23219-1849

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bruce E. Robinson	End of Label Matrix	
341 Dial 866-769-9218 Code: 7515089	Mailable recipients	28
P.O. Box 538	Bypassed recipients	0
South Hill, VA 23970-0538	Total	28